



WE BELONG



73RD ANNUAL MEETING *In Review | February 28, 2023* [WATCH THE VIRTUAL MEETING & MORE AODFCU.COM/ANNUAL-MEETING](https://www.aodfcu.com/annual-meeting)

Thank you to all who joined us for the 73rd Annual Meeting of AOD Federal Credit Union, which was held on Tuesday, February 28, 2023. The 73rd Annual Meeting took place in-person at the Oxford Civic Center as well as virtually via Zoom, a Virtual Meeting Space.

During the Annual Meeting, the Reports of the Chairman, Secretary, Treasurer and Supervisory Committee were presented to membership, and we looked back on the year 2022. In 2022 we continued to be faced with the challenges of the economy and we are pleased that AOD Federal Credit Union continued to overcome the challenges and remained open to assist our membership.

We continued to enhance our digital channels to provide our membership with a variety of ways to conduct their financial business.

Our members can open accounts, make remote electronic deposits, apply for loans, and have their questions answered through our digital channels providing additional convenience to our membership.

As we enter into 2023 the membership can rest assured that the Board of Directors, Supervisory Committee, Management and Staff of the Credit Union will remain committed to the growth and success of the Credit Union and honoring the 73-year commitment to our membership. We are honored to have the privilege of serving you our member owners.

You may review the Annual Report and video online at www.aodfcu.com/annual-reports/.

LOCAL (256) 237-9494 **TOLL FREE** (800) 637-0299 **FAX** (256) 237-3285

CORRESPONDENCE
P.O. Box 608
Brynum, AL 36253



KEY FINANCIALS
(as of 02/28/23)

TOTAL ASSETS **\$419,829,003.55**

TOTAL LOANS **\$206,799,754.91**

AODFCU.COM ►

free! MEMBER SHRED DAY

OXFORD BRANCH

APRIL 29TH FROM 9AM TO 12PM

LIMIT TO **6** BAGS

12 ELM ST, OXFORD, AL 36203



SPECIAL RECOGNITION

LARRY DAUGHTERY

AODFCU would like to recognize **Larry Daugherty** for his many years of service on our Board of Directors. **Larry Daugherty** has been dedicated to serving AOD's members from **February 2005 to February 2023**.

THANK YOU MR. LARRY!
FOR YOUR 18 YEARS OF SERVICE



Larry Daugherty

Home
**SWEET
LOAN**

GET PRE-QUALIFIED TODAY! ►



NCUA 

COMMUNITY INVOLVEMENT



LOGAN MARTIN
CIVITAN CLUB
GOLF TOURNAMENT



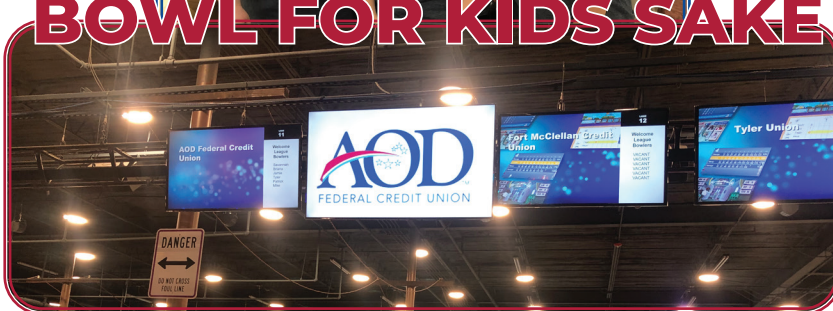
PANCAKE DAY!



BIG BROTHERS BIG SISTERS NE ALABAMA



BOWL FOR KIDS SAKE



AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
BOBBY ISRAEL
VICE CHAIRMAN
GORDON "DOC" WILLIAMSON
TREASURER
JIM WEBB
SECRETARY
GLORIA "JEAN" NEWTON
BOARD MEMBERS
DONTE' VINCENT,
CHARLENE STALLINGS,
ANTHONY BURDELL

SUPERVISORY COMMITTEE

CHAIRMAN
THOMAS SMITH
SECRETARY
CHARLENE STALLINGS
COMMITTEE MEMBER
MICHAEL PHILLIPS

SENIOR MANAGEMENT

CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN
CHIEF OPERATIONS OFFICER
RIKKI GRABEN
CHIEF FINANCIAL OFFICER
GREG SMITH
CHIEF INFORMATION OFFICER
FRED CARR
CHIEF LENDING OFFICER
TONY LARUSSA

UPCOMING HOLIDAY CLOSINGS



Monday, May 29th
MEMORIAL DAY

OUR BRANCHES

AODFCU.COM ►

BYNUM
334 Victory Dr.
Bynum, AL
36253

DEPOT
Anniston Army Depot
Bldg. 141
Anniston, AL
36201

GREENBRIER
216 E. Greenbrier
Dear Rd.
Anniston, AL
36207

JACKSONVILLE
1060 JD & L Dr. SW
Jacksonville, AL
36265

LENLOCK
150 Bill Robison
Pkwy.
Anniston, AL
36206

OXFORD
12 Elm St.
Oxford, AL
36203

PELL CITY
275 Vaughan Ln.
Pell City, AL
35125

REPORT CARD REWARDS

HELP FUEL THEIR FUTURE!

EARN MONEY FOR EVERY "A", "B", OR "C" YOU RECEIVE

*IN THE FOUR CORE SUBJECTS

*Certain Restrictions May Apply.

Membership required. Members may earn \$2.00 for every "A", \$1.00 for every "B", and \$0.50 for every "C" grade in the four core subjects on a student member's report card. Report Card rewards can only be redeemed in person by the student, parent or guardian, by fax, e-mail, mail or any other means. Progress reports not eligible. The Credit Union will accept report cards issued by public or private schools. Home-schooled students must present a copy of their report card submitted to a Board of Education. Rewards will be deposited into the member's savings account within two business days. AODFCU will reward grades from core academic courses only. Certain restrictions may apply.

Thank you!

AODFCU

SEG SPOTLIGHT

The St Clair



The St Clair, Pell City's premier place to eat and drink. Where fine dining meets all your expectations for food made from the freshest top-quality ingredients.

TAVERN
at The St Clair

If you are seeking a more relaxed dining environment then Tavern at The St Clair is the place you want to be.

For hours, menus, and reservations please visit our website
www.thestclairpellcity.com.

THE FACT ACT

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports, and limit the type and amount of marketing solicitations that you receive.

Furnishing Negative Information to Consumer Reporting Agencies

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report. (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003.)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to ensure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.